



Braiding the first strand: Preparing the mind

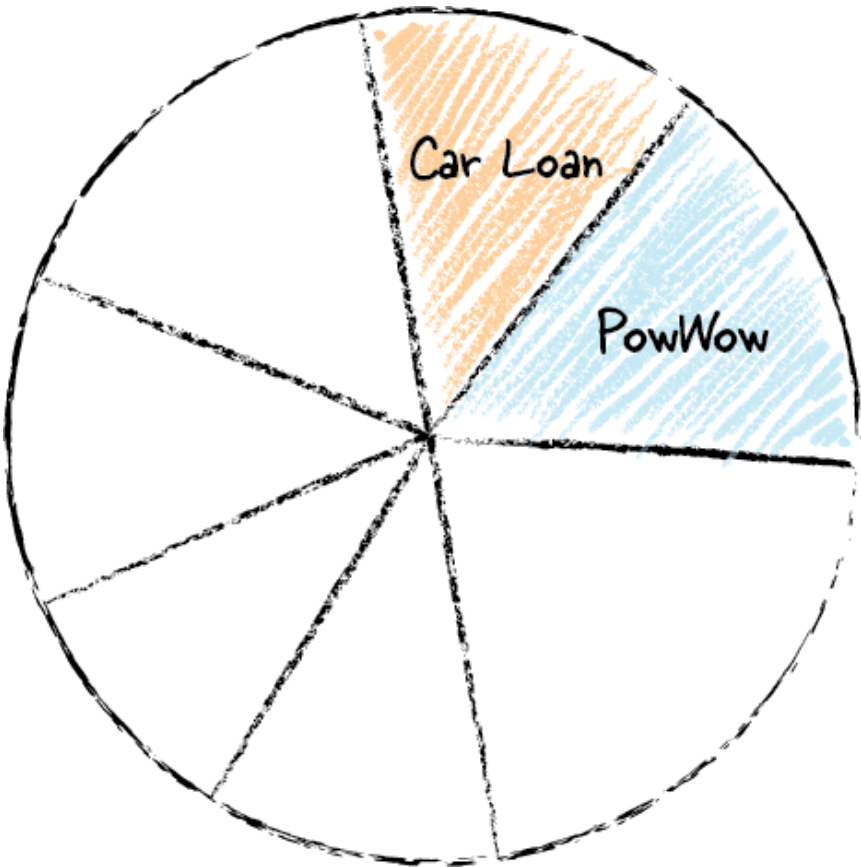
## Activity 3: Planning my settlement pie

This activity will help you think about the different ways you may want to use your settlement money.

Remember your dreams, vision, and goals as you begin to plan how to use your settlement money. Think of your money like a pie. Each slice represents a different way you can use your money. Some slices will go toward things you need, like budgeting for home expenses, education, or paying off debts, while others might be for things you want, like buying something special or giving gifts to family and community. Different things will require different amounts, so the size of each slice might be different.

Sarah’s settlement pie  
Total \$10,000

Car loan	\$ 500
Pow wow	\$ 250
Saving	\$ ?
Family: Helping brother	\$ 1,000
Home	\$ ?
Community	\$ ?
Other	\$ ?
Total	\$ ?



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### Activity 3: Planning my settlement pie (Cont'd)

Sarah discovered that she will be receiving a settlement of \$10,000. She wants to use her settlement money in a balanced way that will help her improve her financial well-being. Here's how she is thinking about using her money:

- 1. Paying off debt:** Sarah has a \$500 loan. She wants to pay this off first. This will help reduce her worry.
- 2. Attending a pow wow:** She wants to go to a pow wow with her cousin and needs \$250 for gas and food. The pow wow will allow her to visit with family and friends while experiencing her culture.
- 3. Helping her brother:** Her younger brother is starting college, and she wants to give him \$1,000 to help with his school supplies. This makes her feel good about setting her brother up for his future.

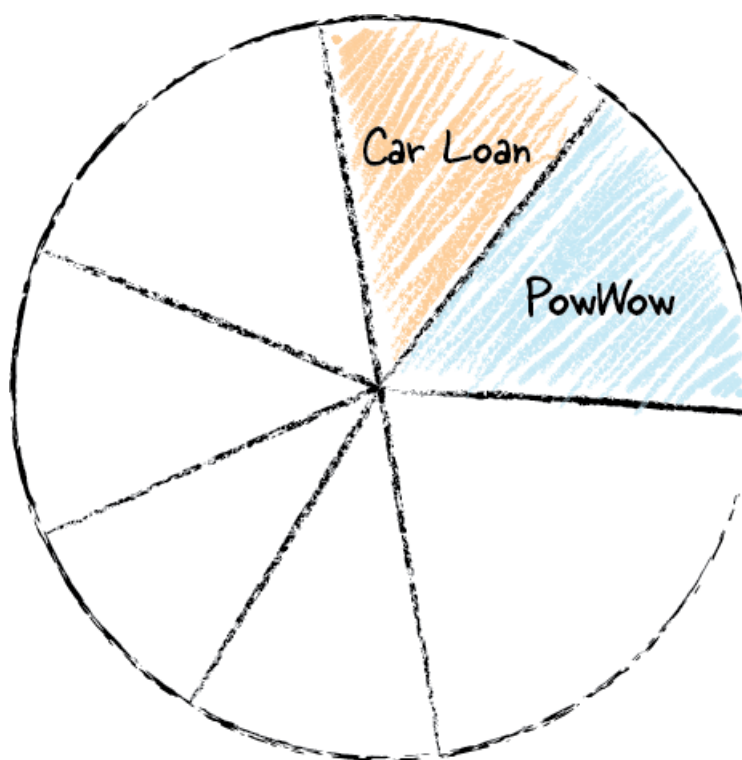
After these important things, Sarah still has \$8,250 left.

She also wants to:

- Keep some money safe for emergencies.
- Give some money to Indigenous youth, as she loves to help others just like her grandmother.
- Start a small online Indigenous crafts business, which she enjoys.

Complete the settlement pie above with the amounts you think Sarah might want to set aside to reach her goals. There is no right or wrong answer, but it can help you to start thinking about how you might want to use your own settlement.

Now, take a moment to picture how you might like to use your money.

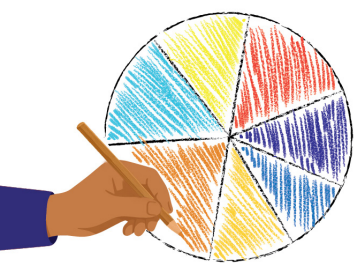


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### Activity 3: Planning my settlement pie (Cont'd)

Draw your settlement pie and plan how to use your money.

Creating a settlement pie and filling in the table will help you visualize exactly how you plan to use your money. It will help you spend intentionally and save for important things. The list of items is only a suggestion; it's up to you to decide the items and amounts.



1. Write how much you think you will get at the top of the circle and in the table below.
2. Divide your circle into sections – or slices.
3. Use the table below to write down the amounts you want to use for each slice of your settlement pie. Add all the items to make sure your total matches your settlement amount.

Settlement amount: \$ \_\_\_\_\_

Loan	\$
Travel	\$
Saving	\$
Family	\$
Home	\$
Community	\$
Other	\$
Other	\$
Other	\$
Total	\$



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## Activity 3: Planning my settlement pie (Cont'd)

4. Use the amounts in the table to label and colour each slice. Keep your settlement pie somewhere visible so you can see it and refer to it.

Settlement amount: \$ \_\_\_\_\_

